

**ABSTRACT**

A management system and method that enables consumers to determine the availability of purchasing incentives through their memberships in loyalty programs is disclosed. Consumers may maintain their memberships to various loyalty programs of companies and organizations that offer purchasing incentives in a secured interactive database, and can submit a query about available purchasing incentives for the potential purchase of a product, based on these memberships. The management system processes the query, retrieves available incentives from at least one offering company or organization registered with the management system, and communicates the available incentives to the consumer who submitted the query. Promotion compensation may be offered to consumers whether or not they are offered a purchasing incentive. In addition, consumers may be offered links or information to purchase the desired product or service directly from the management system, or may be provided vendor or manufacturer information for the desired product or service.